

FIG. 1

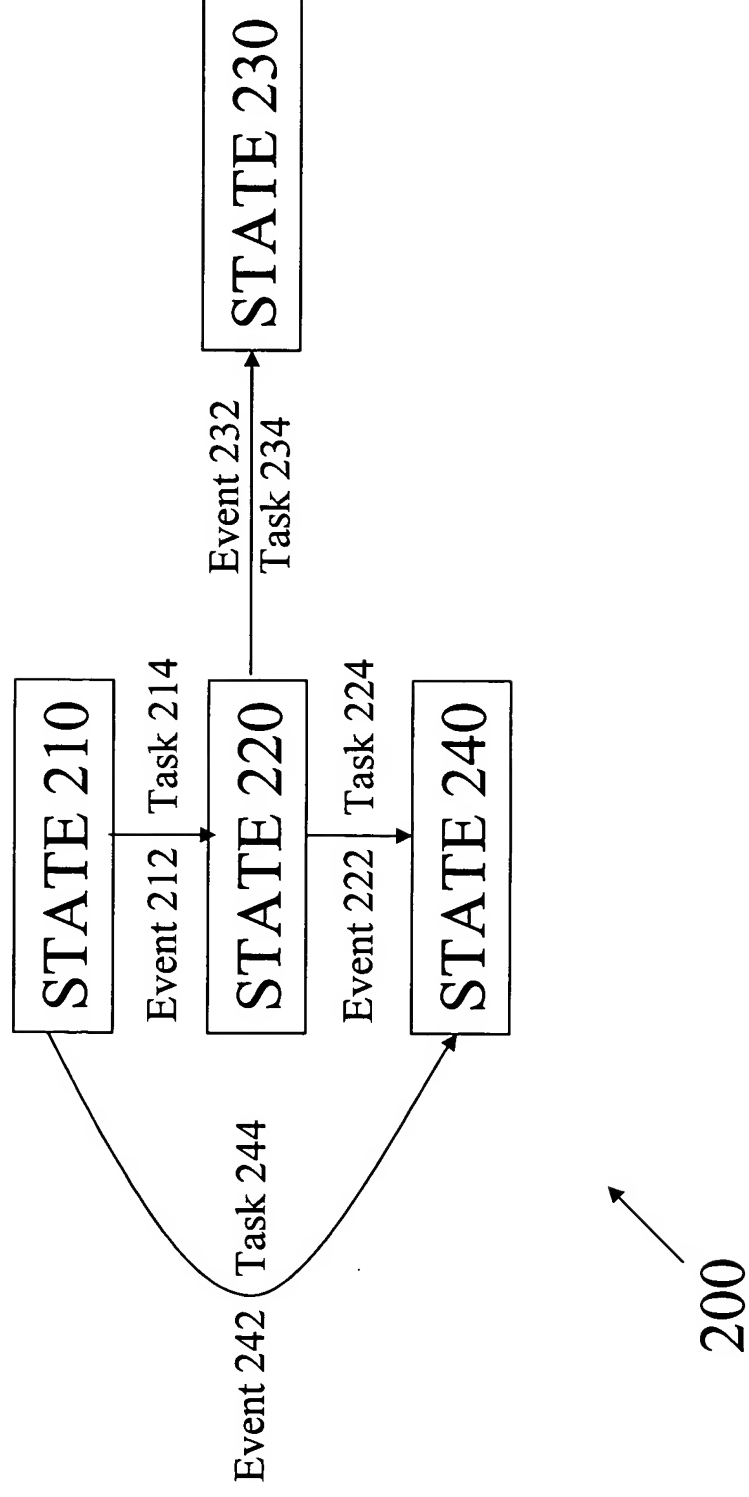
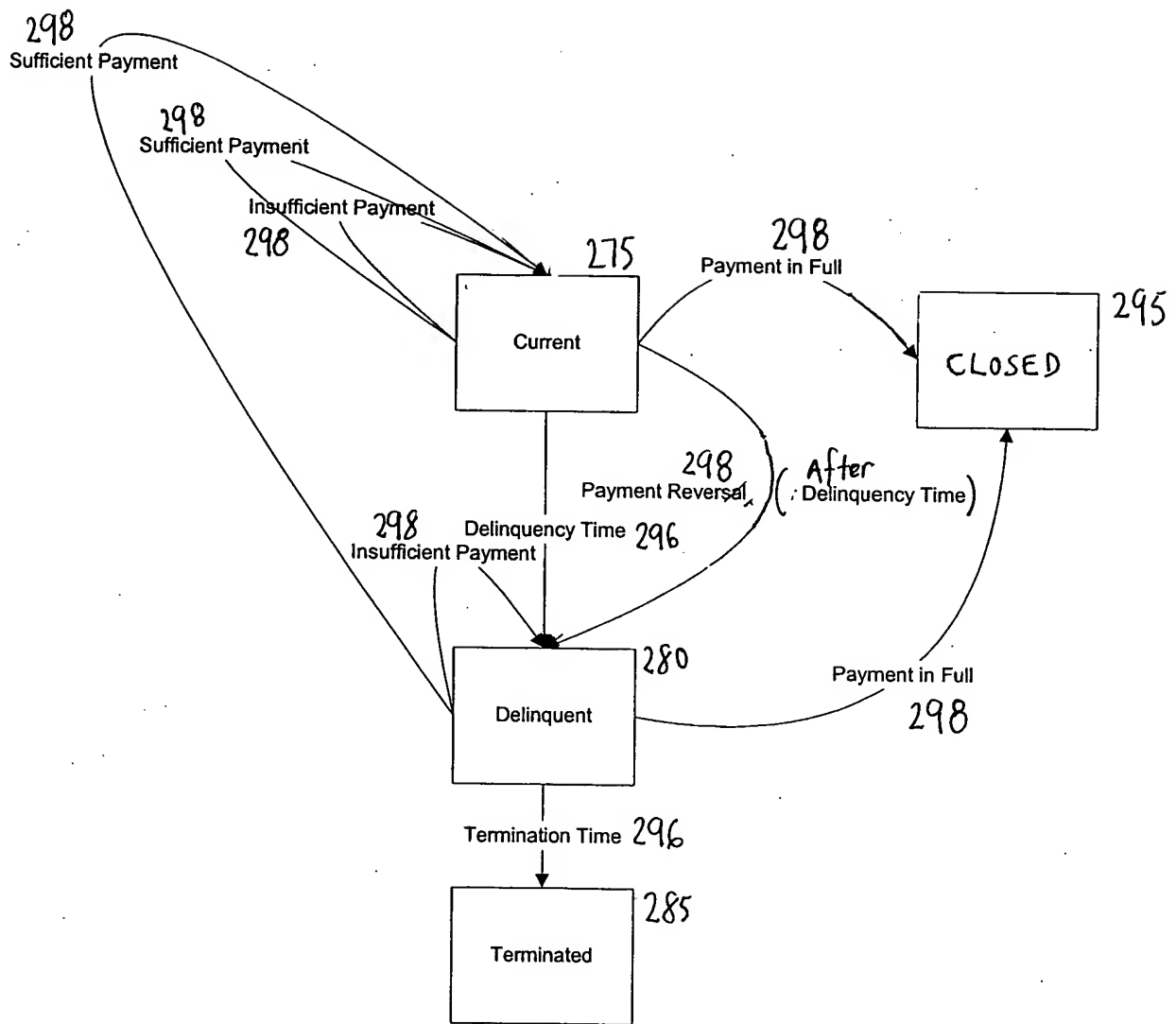


FIG. 2A



260 ↑

FIG. 2B

310 State	320 Event	330 Next State	340 Task
Current	60 Days without Payment	Delinquent	Send letter to Borrower
		Garnishment Group	Send letter to Employer
	Installment Payment	Current	Allocate payment
	Payment in Full	Closed	Send letter to Borrower
	Payment Plan Notice	Payment Plan Group	Process payment plan

300 ↗

FIG. 3

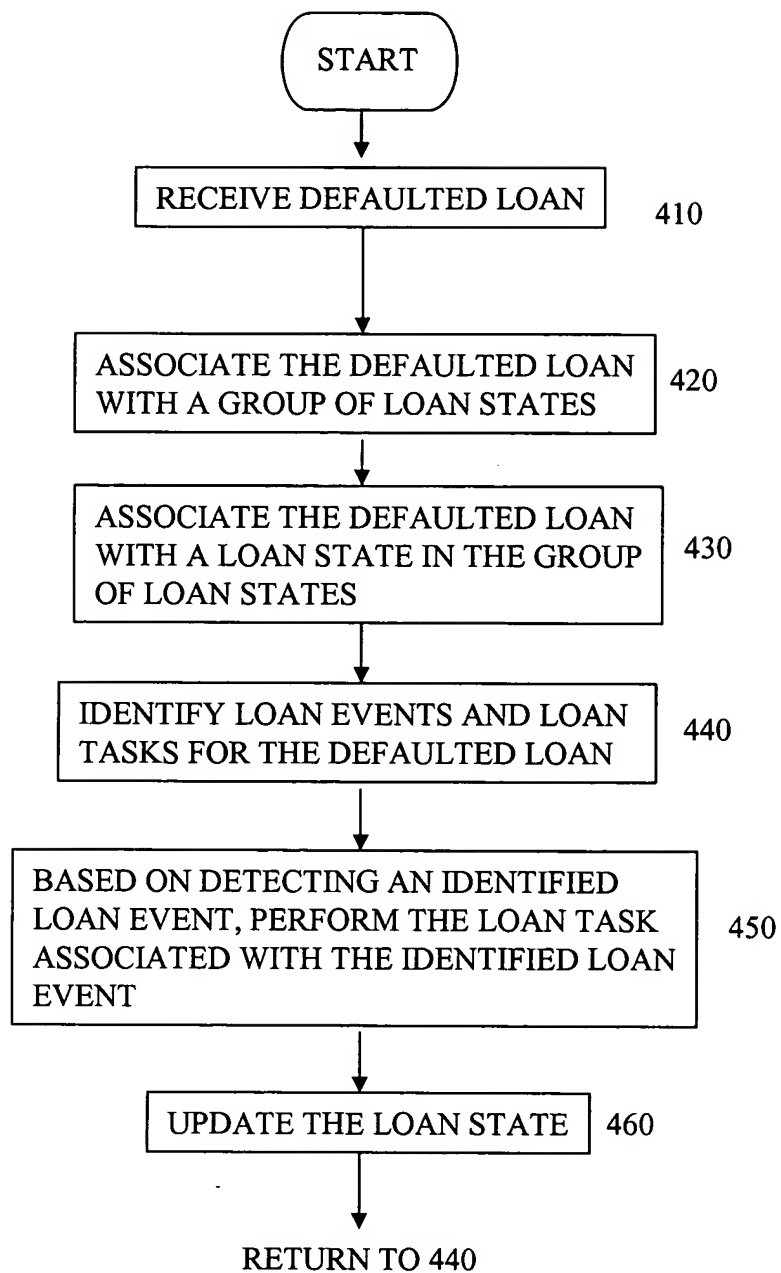


FIG. 4

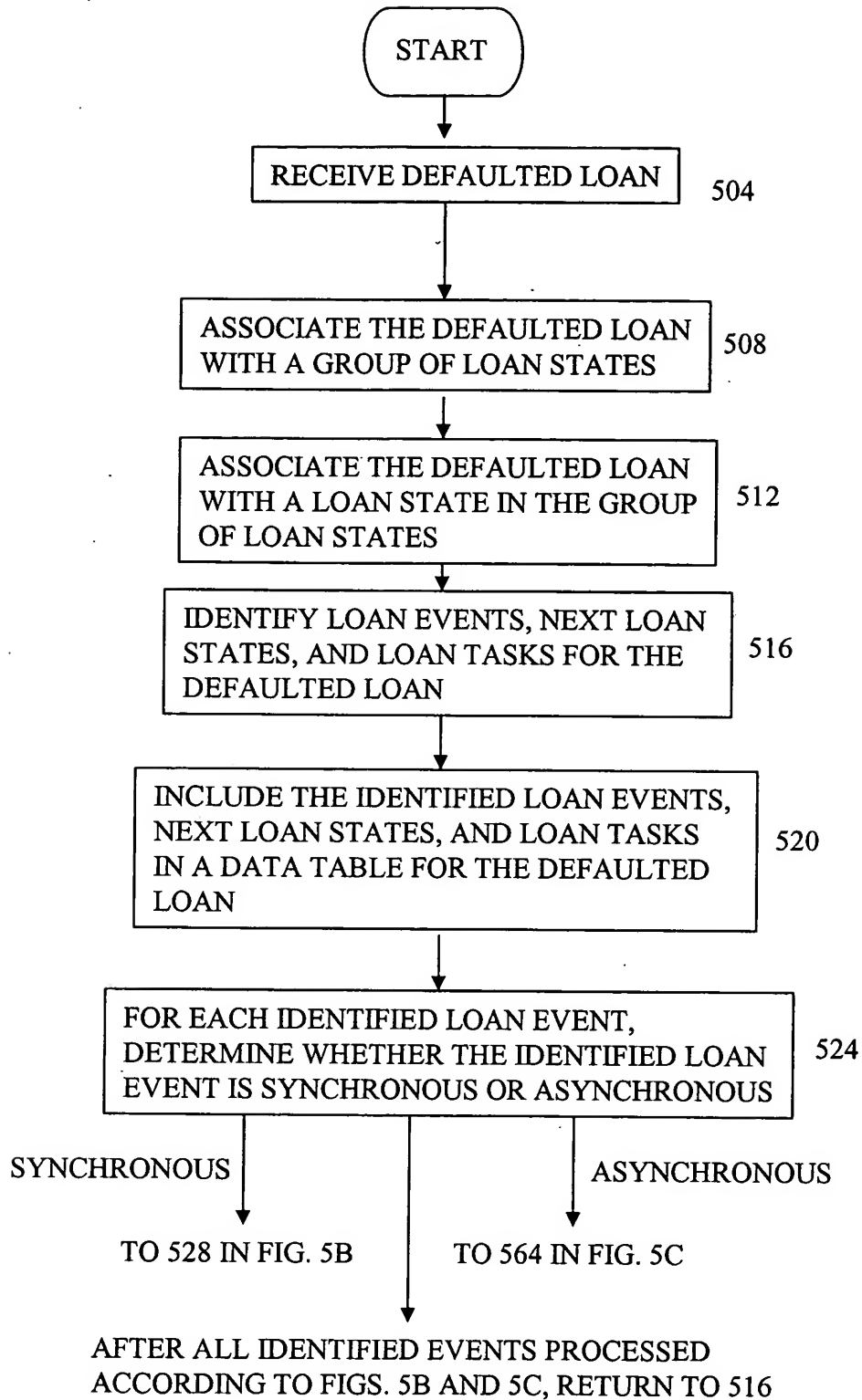


FIG. 5A

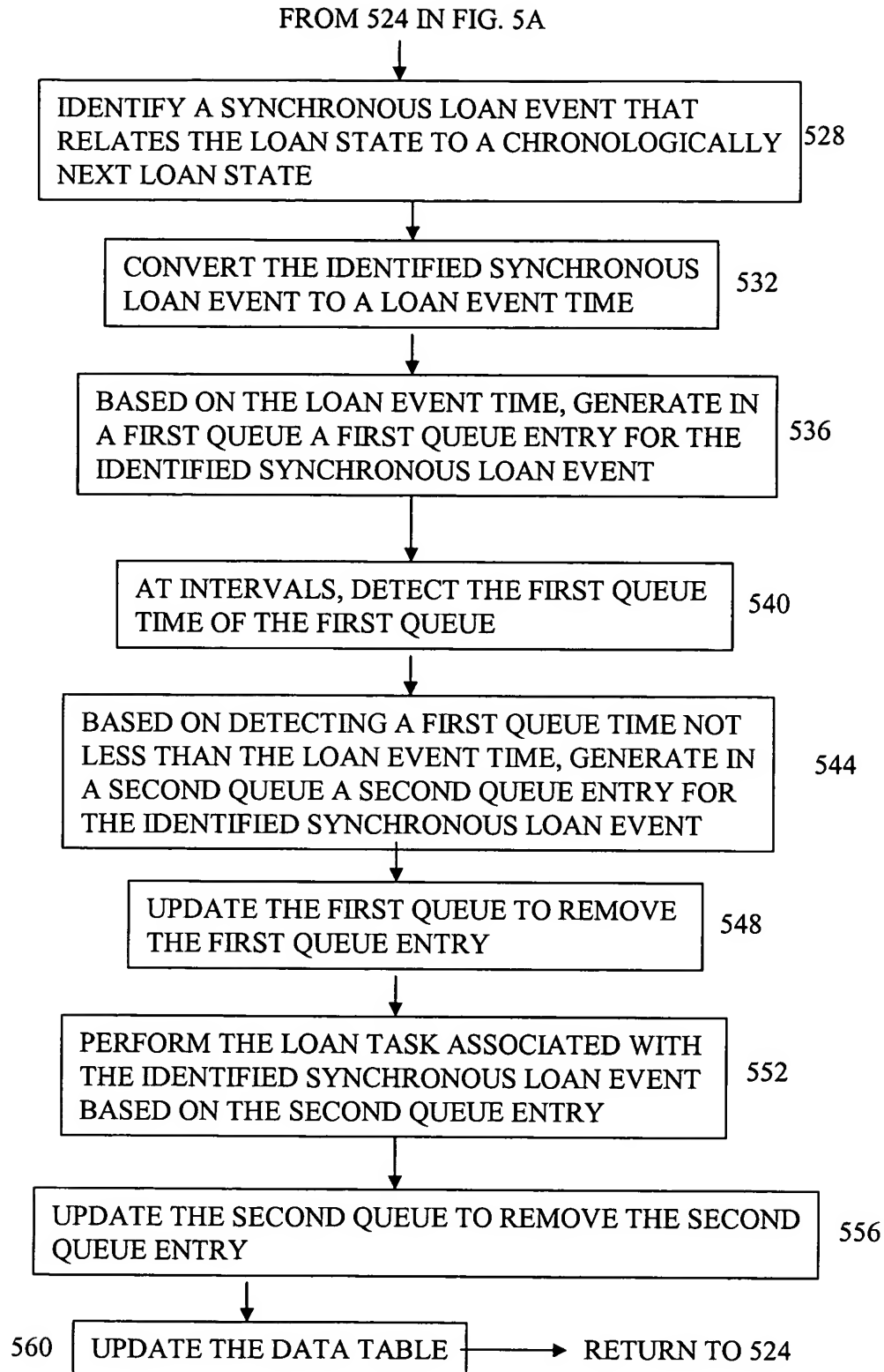


FIG. 5B

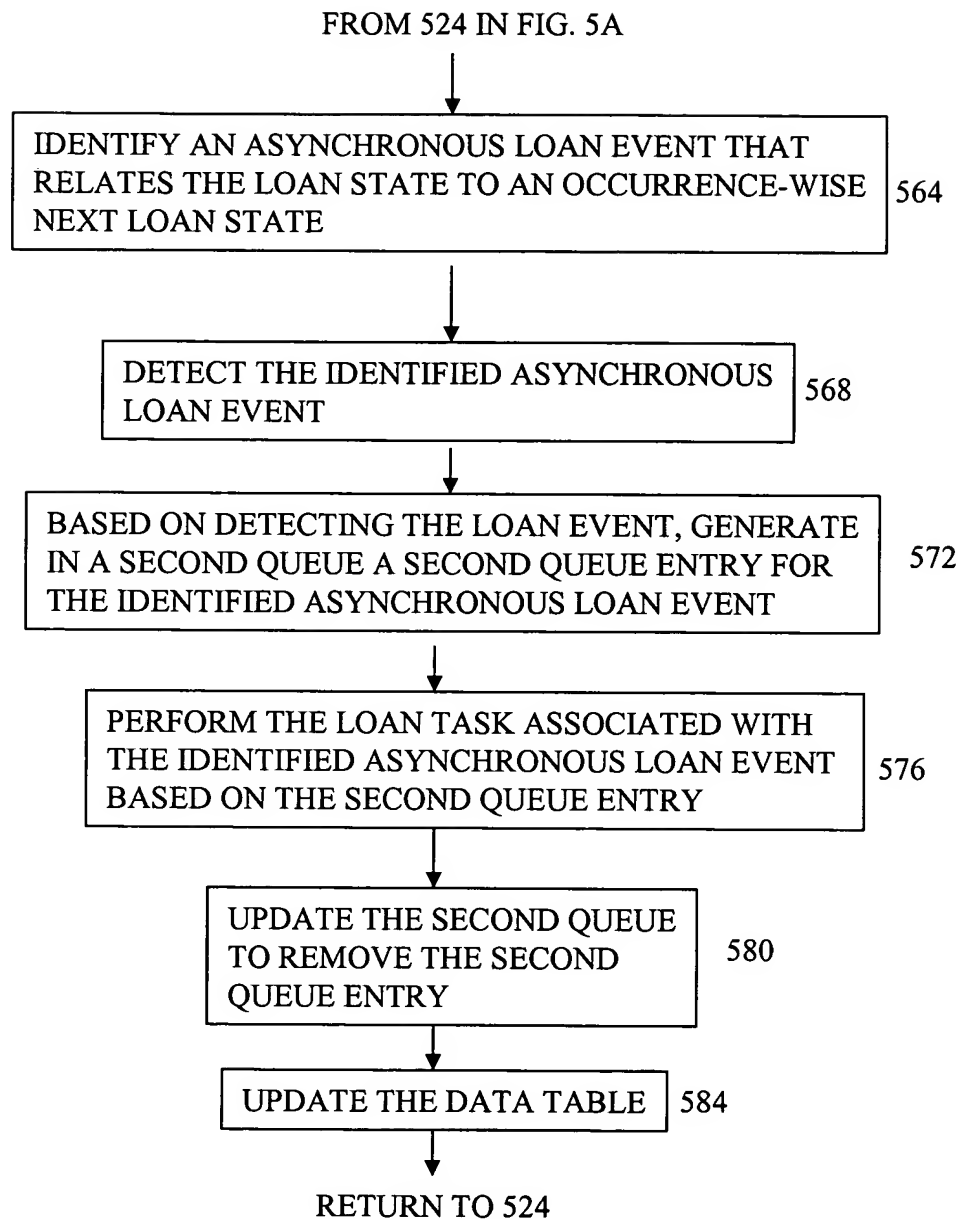


FIG. 5C